

**IN THE CLAIMS**

Claims 1-37 (Canceled).

38. (Currently amended) A method, comprising the steps of:

receiving a transaction record including an electronically captured signature from a point-of-sale terminal, the transaction record corresponding to a [[user]] consumer;

storing the transaction record in a transaction database, the transaction database including a plurality of transaction records; and

providing access by a user computer to the transaction record in the transaction database, wherein the transaction database restricts access by [[the]] a user to the transaction records corresponding to a role defined for the user.

39. (Previously presented) A method according to claim 38, further comprising the step of:

allowing the user to search the transaction database for the transaction records.

40. (Previously presented) A method according to claim 38, further comprising the step of:

providing an image of the transaction record to the user.

41. (Previously presented) A method according to claim 38, further comprising the step of:

forwarding a copy of the transaction record to a merchant involved in the transaction.

42. (Canceled)

43. (Canceled)

44. (Currently amended) A method according to claim 38, further comprising the step of:

providing ~~remote~~ access by a plurality of users to the transaction database,

wherein the access by each user is restricted by the transaction database to a corresponding role defined for each user.

45. (Currently amended) A method according to claim [[44]] 38, wherein the role is one of a guest consumer, a manager merchant and an administrator.

46. (Currently amended) A method according to claim 45, wherein the role of the guest consumer includes access to the transaction database that is restricted to viewing the transaction records relevant only to the [[user]] consumer.

47. (Currently amended) A method according to claim 45, wherein the role of the manager merchant includes access to the transaction database that is restricted to viewing the transaction records relevant to the plurality of users, including the guest consumer.

48. (Currently amended) A method according to claim 45, wherein the role of the administrator includes access to the transaction database that is restricted to manipulating a structure of the transaction database, including overseeing an activity of the manager merchant.

49. (Previously presented) A method according to claim 38, further comprising the step of:  
sending the transaction record via electronic mail to the user based on a request made by the user, wherein the request is made after the providing step.

50. (Previously presented) A method according to claim 38, further comprising the step of:  
compiling the transaction records relevant to the user into a bill, wherein the bill is a summary of the transaction records.

51. (Currently amended) A system comprising:  
a point-of-sale terminal that generates a transaction record according to a transaction with a [[user]] consumer; and

a transaction database accessible by a user computer that receives and stores the transaction record from the point-of-sale terminal over a network, wherein the transaction database restricts access by [[the]] a user to the transaction records corresponding to a role defined for the user.

52. (Previously presented) A system according to claim 51, wherein the point-of-sale terminal is one of an electronic signature capture device, a card reader, a check reader, a scanner, a printer and a biometric reader.

53. (Previously presented) A system according to claim 51, wherein the transaction record includes at least one of a price, a product, a service, a payment method and an electronically-captured signature.

54. (Previously presented) A system according to claim 51, wherein the transaction database stores a plurality of transaction records associated with a plurality of users.

55. (Previously presented) A system according to claim 51, wherein the transaction database allows the user to search the transaction records relevant to the user.

56. (Previously presented) A system according to claim 51, wherein the transaction database transmits information to the point-of-sale terminal for display at the point-of-sale terminal.

57. (Previously presented) A system according to claim 56, wherein the information is one of a coupon, a discount, the transaction record, a product recommendation and a survey.

58. (New) A system according to claim 51, wherein the role is one of the consumer, a merchant and an administrator.